OVERFLOW

Divine Feminine Money Healing: A Body-Led Journey To Heal Money Wounds, Release Scarcity, And Receive Safely

Fristy Sato

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First edition

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To the one who knows—deep in her bones—that there has to be more than the "just enough" she was taught to settle for.

To the quiet powerhouse and the tender heart: I see you. I know you're tired of keeping it all together.

This book is for you.

May these pages feel like a long, honest exhale—a permission to finally rest, receive, and remember that you never had to earn your right to exist in overflow.

Because you are the overflow.

This book is for the woman who did all the "right" things—the work, the healing, the manifesting—and still feels like she's running on a treadmill that won't stop.

If you are tired of trying, you're in the right place.

This isn't an invitation to work harder or "fix" your mindset.

It's an invitation to lay down the armor you've used to stay safe, and to trust that your body already knows how to hold abundance.

We're just going to help it remember.

FRISTY SATO

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PREFACE

A Letter to the One Who's Trying So Hard

This book is for you.

It's for you who have a bookshelf full of all the "right" titles—the mindset hacks, the manifestation guides, the strategy manuals.

You've done the vision boards and the affirmations.

You understand, intellectually, that you are worthy.

And yet…

*it doesn't quite feel that way in your **body.***

I know that knot in the stomach when you have to send an invoice to your clients or customers.

I know that quiet panic when your bank balance actually starts to grow despite the hardwork you did.

I know the guilt of receiving more than "just enough" when your family had so little.

I've been there.

Honestly, even now, I still occasionally catch myself holding my breath when I open my banking app.

Not because there's an emergency, but because my nervous system is still unlearning old stories.

If you feel "stuck," you aren't doing it wrong. You just can't solve a nervous-system problem with willpower.

You can't think your way into *feeling safe.*

Money is never just money.

It touches trust, belonging, and survival.

It carries the weight of your grandmother's struggles and the unspoken vows you made to stay "small" so you wouldn't be judged.

Overflow isn't about forcing abundance or performing "high vibes."

It's an invitation to slow down and finally listen to what your body

has been trying to tell you about money all along.

This isn't a "how-to-get-rich" book.

This is a "how-to-feel-safe-to-receive" book.

Because when your body feels safe, overflow stops feeling like a threat.

You don't need to be fixed.

You just need support, awareness, and a way back into trust.

We were never meant to choose between being spiritual and being supported.

We can have **both.**

Let's walk it together.

— Fristy

START HERE

How to Use This Book

If you're like many women who find this book, you probably have a quiet talent for turning growth into a chore.

We're very good at doing healing correctly.

You buy the book.

You open a notebook.

You prepare to conquer the material — because apparently even self-trust needs a deadline.

You look for the fastest path to the result so you can check "Becoming Aligned" off your to-do list, as if alignment were something you could complete before lunch.

Let the old habits die politely.

And let this be your invitation to arrive.

This is not a manual to be mastered.

It's an environment to **be experienced.**

If you find yourself wondering, "Am I doing this right?" — that question alone tells me you are.

Because what we're working with here is not willpower or discipline.

It's your *nervous system.*

And nervous systems do not respond to urgency disguised as healing.

In this space, **depth is the new fast.**

Permission To Pivot

You do not have to read this book linearly.

You're not being graded.

While the chapters follow a journey — from inner safety, to subconscious healing, to embodied overflow — your soul may have its own agenda.

It usually does.

If a chapter title in the Table of Contents pulls at you, start there.

Curiosity is a better guide than discipline here.

If a paragraph opens something tender or true, you're allowed to close the book for a few days and let it land.

Integration counts as progress.

You'll know when it's time to keep going — and when it's time to pause.

The goal is not to reach the last page.

The goal is to reach the center of yourself.

Embodiment Over Information

Most money and manifestation books fail for one simple reason: they stay in your head.

You collect insight.

Your body stays wired the same.

Your body doesn't read theory.

It reads experience.

Throughout this book, you'll find gentle prompts, somatic check-ins, and moments of pause.

Please don't skip them to get to the "good parts."

Those are the good parts.

They are where your body learns it is safe to hold what your mind has been dreaming about.

Safety always comes before expansion.

Every time.

Journaling Vs. Reflection

You'll notice I ask a lot of questions.

You do not need to write a thesis for each one.

No one is checking your answers.

Journaling can be helpful when your mind feels busy or loud.

Reflection — sitting with a question while you drink your tea or take a walk — is often where the real shifts happen.

Insight likes relaxed company.

Do what feels easy.

Ease is not avoidance.

If this starts to feel like "work," you may be slipping back into performance mode.

That's not a failure — just a signal to soften.

Expect Resistance (And Welcome It)

As you move through these pages, you might feel bored, irritated, or suddenly inspired to reorganize your entire space instead of reading.

This is familiar.

It doesn't mean the book isn't working.

It usually means something important is brushing up against the edges of your comfort zone.

Your old safety system is noticing change and trying to keep things familiar.

When resistance shows up, take a breath.

Smile at it.

It's trying to protect you — not sabotage you.

You're always allowed to pause or step away.

Safety includes choice.

You aren't failing.

You're meeting something new.

The Thrive Method

The Map This Book Quietly Follows

Before we go any further, I want to name the map this book is built on — not so you can memorize it, but so you can relax into it.

Over the years, I studied and tried almost everything that

promised healing, alignment, or success.

Some approaches were deeply spiritual and energetic — beautiful, expansive — but my logical mind couldn't stay with them.

I felt like I had to suspend discernment to belong.

Others were high-performance, strategic, and outcome-driven — impressive and effective on paper — but my soul screamed. My body burned out.

I became productive but disconnected.

There was never a middle ground.

I was either:

spiritually inspired but financially anxious

or externally successful and internally exhausted

And I knew I couldn't be the only woman living in that split.

So I stopped trying to force myself into someone else's system.

Instead, I paid attention to what actually worked — in my own body, and later, in the bodies of the women I worked with.

That's how THRIVE was born.

Not as a theory.

Not as a productivity model.

But as a body-led, trauma-informed map for women whose lives are changing faster than their nervous systems can keep up.

THRIVE is the framework that finally held both:

- my intelligence and
- my intuition
- my ambition and
- my need for safety

This book follows THRIVE quietly, intentionally, and in sequence — because sequence matters when the nervous system is involved.

How Thrive Is Structured

THRIVE unfolds across three phases and six steps.

Each phase meets you where you are — and prepares you for what comes next.

Nothing is rushed.

Nothing is forced.

And nothing asks you to become someone you're not.

Phase 1: Regulate

STEP 1 — TRANSFORM

This is where everything begins.

Not with fixing.

Not with manifesting.

Not with strategy.

With **safety.**

Many women try to change their lives while their bodies are still bracing. In this phase, we don't ask you to push through that.

We listen to it.

This step helps your nervous system settle enough to stop interpreting money, visibility, or desire as danger.

This is where your inner child finally feels safe enough to soften.

What this phase restores:

- emotional steadiness
- nervous system regulation
- a sense of "I'm okay right now"

You'll feel calmer, clearer, and less reactive — not because you tried harder, but because your body stopped being on guard.

This is the foundation.

Nothing meaningful happens without it.

Phase 2: Rewire

STEP 2 — HARMONIZE

STEP 3 — REALIZE

Once safety is present, truth can surface without overwhelming you.

This phase is about undoing the old stories — especially the ones tied to money, worth, and belonging.

Here, we gently bring harmony to the parts of you that learned to:

- overgive to stay loved
- perform to stay safe
- stay small to stay connected

We also begin to untangle the subconscious and ancestral patterns that shaped how you earn, receive, and desire.

Nothing is judged.

Nothing is exiled.

You start to see your patterns clearly — and because your body feels safer, clarity doesn't collapse you.

From that clarity, realization emerges.

Not forced manifestation.

Not chasing.

Just a quiet noticing:

"Things are aligning differently now."

What this phase restores:

- coherence between body, mind, and intuition
- reduced self-sabotage
- clearer decisions without pressure

This is where many women say,

"Oh… now I understand myself."

Phase 3: Redefine

STEP 4 — ILLUMINATE
STEP 5 — VISIONING
STEP 6 — EMBODY

This final phase is not about becoming someone new.
It's about letting your life reflect who you already are.
Here,

visibility no longer feels like exposure.

Receiving no longer feels dangerous.

Leadership no longer feels like performance.

You stop bracing against your own power.

You clarify what you're here to build — not just a career or income, but a legacy that feels true.

And slowly, quietly, you embody it.
At this point, you're no longer "working on yourself."
You're living from yourself.
What this phase restores:

- calm authority
- embodied leadership
- the capacity to receive without guilt

Overflow stops feeling hypothetical.

It becomes livable.

What Makes Thrive Different

I want to be clear about this.
THRIVE is not:

- mindset work dressed up in softer language
- spirituality that bypasses the body
- strategy that ignores the nervous system

It is:

- nervous-system first
- subconscious-rooted
- embodied and practical
- designed for women who lead

Healing is not the end goal here.
It's the soil.

Leadership, visibility, wealth, and legacy grow from it.

How This Book Uses Thrive

This book will guide you through the phases in order, but gently.
You'll be told when you're entering a new phase.
You'll know which step you're in.
And you'll always know why you're there.
Not so you can rush ahead —but so you can trust the pace.
You're not behind.
You're not late.
And you're not doing this wrong.

You're exactly where this map was made for.

When you're ready, turn the page.

INTRODUCTION: THE QUIET CALL

When your soul has said yes — and your body is panicking about money.

Most people aren't blocked. They're just tired.

I remember sitting in a high-rise office in Edogawa-ku, looking out at the Tokyo skyline. On paper, I was the success story. I had climbed from selling shoes in Ginza to an executive suite.

I had the title.

I had the status.

I was finally have a proper LinkedIn profile.

But inside, my soul was screaming.

It wasn't a poetic scream; it was a high-frequency buzzing behind my eyes and a pressure in my chest that made every breath feel like I was inhaling through a tiny straw.

Every morning, I'd look at my reflection and try to convince myself to be grateful.

I'd tell myself, "Look at this view, Fristy! You're safe now. You aren't that poor girl from Indonesia anymore."

I tried to meditate the misery away—which usually just meant sitting in a chair and overthinking in silence.

But my body knew the truth.

When the income wobbled—or stopped—my body reacted as if I'd stepped into traffic. I was "successful," and yet I was physically vibrating out of my own skin.

I still catch myself holding my breath when I open my banking app sometimes. Not every day. But enough to remember exactly why I wrote this book.

Maybe you know that feeling: the cold hands, the sudden drop in your stomach when you think about your bank app, or the way the room seems to tilt when you have to name your price.

Maybe for you, it isn't a high-rise.

Maybe it's a boardroom, a home office, or a business you built that now feels like a very expensive cage.

You've done the work.

You've read the books.

You finally said "yes" to the life you were meant to live, and then the money felt dangerous.

Now, you're guarded.

You're quietly terrified that you've made a massive mistake.

You wonder if your spiritual awakening was actually just a mid-life crisis with better branding.

If we've walked together before in my another book, *The Conscious Manifestation*, you know ***I don't believe in forcing anything—especially not money.***

I want to tell you something your nervous system needs to receive:

You aren't failing.

You're being initiated.

That motion sickness you feel is what happens when your old identity is dissolving before the new one is fully formed.

You are moving through a threshold where survival is being replaced by safety.

You don't need a new strategy.

You don't need an MBA or a five-year plan that makes you want to go back to bed.

You need to come home to your body and ***remember how to feel safe in your own power.***

This book isn't a manual on how to "fix" your life.

I'm not here to be your guru (the pay is great, but the outfits are exhausting).

I'm here to be the friend who sits with you while the world spins, reminding you that you can stop bracing.

This is a movement toward a version of wealth that doesn't require you to abandon yourself.

The path from the high-rise to the heart is shorter than you think.

It starts with a single, *regulated breath.*

Shall we?

CHAPTER 1 — YOU DIDN'T FAIL. YOU CROSSED A THRESHOLD

Why Leaving The "Safe Path" Feels Terrifying — Even When It's Right

There is a specific kind of silence that follows a "yes" to your soul. It's not the peaceful silence of a meditation hall. It's a heavy, ringing silence—the kind that happens right after you walk away from the only life you ever knew. The world as you knew it suddenly loses its air.

You leave the corporate office, the secure title, and the predictable paycheck.

You walk away believing the hardest part is over.

You think that because you've finally chosen your purpose, the universe will immediately reward you with clarity.

But then, the income *wobbles.*

The clients don't arrive. And the savings account—once a source of pride—starts to feel like a quiet countdown clock.

Suddenly, that silence fills with the loudest ghost stories you've ever heard.

I made a mistake. I left too early. I'm not actually an entrepreneur. I just had a good run in a system that protected me. I should go back.

If you are caught in this loop of second-guessing and regret, I want to offer you a different name for what you are experiencing.

You didn't fail. You crossed a threshold.

The Search For A Rulebook

When I left my executive role in Tokyo to start my coaching

practice, my mind was terrified.

To quiet the fear, I did what most high-achievers do.

I tried to study my way into safety.

I poured my savings into certifications and an MBA.

I told myself I was "investing," but really, I was looking for a harness.

I believed that if I collected enough credentials, the rulebook for this new life would finally appear.

I wish someone had named this for me earlier:

Credentials are often just expensive armor we buy when we don't yet trust our own skin.

At the time, this made perfect sense.

In my old life, money was an exchange for time and correctness.

I followed frameworks.

I met expectations.

I was validated externally.

I knew how to earn by being approved.

I knew how to earn money as an employee.

The problem was: *I didn't know how to earn money as myself.*

When you cross the threshold into your true work, you are asked to move from being a value-applier to being the source.

And for a nervous system trained on the "safe path," being the source feels like standing on the edge of a cliff without a rope.

The Friction Of The U-Turn

When the ghost stories get too loud, we often try to make a U-turn.

I remember the day I took a "normal" part-time job to ease the financial pressure. I ended up working at a family karaoke center in Gunma.

The job description was a masterpiece of understatement.

On paper, it was just a collection of simple, menial tasks: clean the rooms, take orders, prep the kitchen.

I looked at it and naively thought, "Why not?" I told myself it was perfect—it was just part-time work, which would surely leave me with

plenty of energy and hours to build my coaching business in the gaps.

But reality doesn't negotiate with my plans.

My body knew the truth long before I admitted it.

The karaoke center wasn't a workplace; it was a site of constant, high-decibel chaos—like an emergency room for people who just wanted to sing.

Every night and every weekend, a jagged line of people stretched out the door and into the street, their faces expectant and impatient.

Inside, the atmosphere was relentless. The order machine was the heartbeat of my stress—a sharp, metallic beep-beep-beep that never stopped, signaling yet another round of fried snacks or drinks that needed to be served five minutes ago.

Because we were severely understaffed, the weight of the entire family center often fell on just two of us.

I was a blur of frantic motion.

I would sprint to scrub a room sticky with spilled soda, dash back to the kitchen to drop baskets into the fryer, pivot to the cash register to soothe an angry customer, and then grab a mop to tackle the toilets.

There was no "gap" for my coaching business.

There was only the friction.

Every time I stepped into that kitchen, my body shivered.

I wasn't just exhausted from the labor; I was exhausted from the internal collision. I was trying to force a giant back into a dollhouse.

I was trying to fit into a version of myself that had already dissolved, and I learned the hard way that the "safe path" had become the most draining place on earth.

If you are looking back at your old life and wondering if you should return, notice your body.

Does the thought of that "secure" job bring expansive relief? Or a heavy, cold contraction?

Usually, the panic we feel about money isn't a sign that we've made a mistake.

It's a sign that we're trying to use the old map in a territory we've already outgrown.

The Skin You Are Shedding

The reason that karaoke kitchen felt like a cage was that the version of me who knew how to succeed in the old world was dissolving.

I was trying to use an old map for a territory that no longer existed.

In my old life, risk felt manageable because authority lived outside of me—it lived in the job description, the manager, and the time-clock.

But when I open my laptop and look at my own coaching website, the risk felt staggering because I was becoming my own authority.

When I looked at my prices or my coaching vision, my mind would panic and ask, *Who am I to generate that?*

I realized this wasn't self-doubt; it was the sensation of a skin that no longer fit.

I had been trained to be "correct" according to a syllabus someone else wrote.

Now, I was being asked to be true.

This wasn't regret; it was reorientation.

I hadn't taken a wrong turn in that karaoke center.

I had simply reached the part of the map that hadn't been drawn yet—the part where I was the only one holding the pen.

I was sitting in my home office, editing my website and offerings, finally realizing that I couldn't go back, but *I didn't yet know how to go forward.*

The Body's Loyalty

For a long time, I thought the physical sensations I was experiencing—the cold hands, the nausea, the buzzing behind my eyes—meant I wasn't strong enough.

I believed I was failing at adulthood.

But my body wasn't failing me.

It was doing its job.

At that time, I was standing inside an identity that had already

expired.

It was built on performance, self-abandonment, and the need to prove my worth through endurance.

My nervous system sensed the mismatch before my mind could catch up.

Those sensations weren't blocks. They were brakes.

It was my system saying, I can't take you forward in this form anymore.

When who you are starts dissolving, the body reacts before the story does. If you've been trained to override your needs for the sake of a paycheck or a title, these signals can feel like betrayal. But they are a form of loyalty.

Your body doesn't block what is true. It blocks what is outdated.

Escape Or Truth

I remember a moment when the floor seemed to give way.

On the outside, everything looked like a "good life."

Stable environment.

Clear expectations.

Everything made sense on paper.

Inside, my chest felt hollow.

My breath was shallow. It felt like panic—but quieter than the fear I'd known before.

Heavy.

Like gravity.

In moments like this, we often assume we've taken a wrong turn. But there is a difference between the panic of a mistake and the weight of a threshold.

A wrong turn feels sharp and urgent.

It demands immediate escape.

A threshold collapse is different.

There is no impulse to run.

There is simply an inability to keep pretending.

Your body isn't whispering danger.

It's whispering, *This version of you cannot go any further.*

If you find yourself here, ask your body one question:

Do you want escape, or do you want truth?

When I named that my body wanted truth, the fear changed.

It didn't disappear.

But it lost its authority. It became something I could orient by.

Relief Without Applause

The shift from I ruined my life to I am reorienting didn't come from positive thinking.

It came from a simple realization.

Nothing was asking me to go back.

Everything was asking me to pause.

Every time I tried to force myself forward, my body contracted. But when I allowed myself to sit in the in-between without judgment, something softened.

Dignity doesn't return with a fanfare. It returns as a quiet exhale.

Your shoulders drop. Your jaw unclenches.

You realize you aren't broken—*just between identities.*

There is nothing shameful about the space between who you were and who you are becoming.

Reorientation doesn't feel triumphant at first.

It feels like relief without applause.

The quiet recognition that you are no longer being forced to live a life you have already outgrown.

This isn't regret.

It's the beginning of your reorientation.

CHAPTER 2 — WHY POST-AWAKENING FEELS LIKE COLLAPSE

What Happens When Your Identity Dissolves Faster Than Your Nervous System Can Keep Up

There is a specific kind of "glitch" that happens after you wake up. I know this glitch intimately because I lived inside of it for months.

In the beginning, my awakening felt beautiful. I finally saw the truth. I realized that the corporate ladder I had been climbing in Tokyo was leaning against the wrong wall.

I felt that surge of clarity, a "yes" in my soul, and a sudden, sharp vision of a life that actually felt like mine.

But then, I tried to live it.

And instead of the "flow" the spiritual books promised me, everything started to feel… heavy.

I want to be honest with you: there were days in Gunma where I felt like a ghost of the woman I used to be.

My bank account didn't move.

My inbox, which used to be overflowing with thousands of emails during my corporate years, sat at a haunting zero.

My calendar was a desert of white space.

I would sit at my laptop, staring at a blinking cursor, feeling this strange, painful "lag" between what I knew in my soul and what I could actually do with my hands.

On the outside, it looked like I had lost my edge.

On the inside, it felt like a quiet, humming panic.

I wish I knew this: *The "lag" isn't a lack of motivation; it's a nervous system trying to protect a body that doesn't recognize its new life yet.*

I've been exactly where you are.

I've felt that specific sting of shame when you realize you can handle a hundred-million budget for someone else, but you can't seem to figure out how to invoice a single client for yourself.

I know what it's like to feel like the "successful" version of you has died, leaving behind a confused, less capable stranger.

What you are feeling—what I felt—is not a failure of character.

It is a nervous system lag.

Your soul has moved, but your body is still catching up.

You aren't falling apart; you are finding your true center.

The Electrical Fire Of The Soul

I often tell my clients to imagine their life as a laptop.

When you have a soul awakening, it's as if you suddenly downloaded a massive, high-powered operating system onto an old machine.

The new software is brilliant. It's clear. It's capable of things your old life couldn't even imagine.

But the hardware—your physical body, your nervous system, your daily habits—hasn't been upgraded yet.

When you try to run that high-voltage clarity through your old wiring, the system glitches.

The fan overheats.

Sometimes, the whole thing just shuts down to prevent a fire. This is why you feel "foggy" or "stuck."

This is why you spend your days in a frantic "hustle loop," creating new offerings and revising business model endlessly for a business that isn't breathing yet.

Your "hustle identity" is trying to fix a hardware problem with a software solution.

It's trying to "do" its way out of a state of being.

Why Money Is The First To Scream

Have you noticed that no matter how "spiritual" or "evolved" we think we are, a low bank balance can bring us to our knees in seconds?

This is because money is the place ***where identity, safety, and belonging quietly live together.***

For most of us, money isn't just currency.

It's proof that we are okay.

It's the metric we use to convince ourselves that we won't be abandoned by the tribe.

When your old identity starts to dissolve, money becomes the fastest place your nervous system looks to check:

Am I still safe?

Do I still belong?

I remember a moment in Gunma that had nothing to do with a bank statement, yet it touched the raw nerve of my survival.

I was talking to my husband about a small idea I had—nothing major, just a passing thought.

His response was simple: "Buy it with your own money. I don't need that."

In a "normal" state, that sentence would have been fine.

But in the middle of my identity collapse, my body went ice cold.

I felt defensive.

Exposed.

It wasn't about the purchase.

It was about the fact that my sense of being "supported" felt like it was crumbling.

I realized that my old self had a secret contract: *Love and legitimacy equal being provided for.*

When money fear flares up for you right now, ask yourself: Is this about the math, or is this about the self that used money as proof of worth?

Usually, the fear is just the ghost of the woman you used to be, trying to find a reason to go back to the "safe" path.

The Regression Ghost

One of the sneakiest parts of this phase is the feeling that you are becoming "less than" you used to be.

You remember the woman who handled huge corporate budgets.

You remember the woman who could manage ten projects at once while wearing high heels and a polished smile.

And you look at the woman today—the one who feels guilty spending money at the grocery store—and you think, I've lost my edge.

The panic voice whispers: You're regressing. You're getting weaker.

But here is the truth:

In your corporate life, you weren't functioning on "strength." You were functioning on adrenaline and role clarity.

You had a suit of armor on.

Now, you are learning how to live without the armor.

This feels worse because you are more honest, not because you are less capable.

A pause is not a failure when you are reorienting your entire internal compass.

It only looks like regression if you measure your soul's growth with a corporate KPI.

The Decompression Chamber

Looking back, my time in Gunma wasn't a "downgrade." It was a decompression chamber.

In Tokyo, the city reflected my importance back to me.

The noise, the lights, and the busy schedule acted as a scaffolding for my worth. When that scaffolding was removed, I had to face a brutal question:

If no one is watching, am I still valuable?

Transitions don't strip your worth.

They remove the things that once held it up—so you can discover

what is actually load-bearing inside you.

Your nervous system doesn't speak in logic. It speaks in sensation.

When it senses massive change, its first job is not to help you "succeed"—it's to keep you alive.

It slows you down, creates fog, and triggers doubt to prevent you from outrunning your capacity.

Collapse is just your body saying: "Please integrate before you accelerate."

Nothing has gone wrong.

Something very intelligent is happening.

You are being rerouted to a version of wealth that doesn't require you to wear armor to stay safe.

This is a phase, not a failure.

You don’t need to make sense of everything yet.
If all that’s happened so far is that you feel a little less alone in what you’re experiencing, that’s enough.

Nothing here is asking you to decide, commit, or fix anything.

This part was simply about naming the terrain—so your body could stop fighting the fact that you’re on it.

Let yourself stay here for a moment.

The ground underneath you isn’t collapsing.

It’s rearranging.

When you’re ready, we’ll keep going. No rush.

PHASE I — REGULATE

Safety Before Insight. The Body Before Belief.

Most money books start by asking you to look at your bank account, your debts, or your "limiting beliefs." They ask you to think your way into a new life.

But if your body feels that money is a threat, no amount of positive thinking will convince it otherwise.

You cannot logic your way out of a physiological reflex.

For a long time, I tried to "affirm" my way out of anxiety. I would stand in front of the mirror and repeat that I was a magnet for wealth, while my heart was pounding so hard

I could feel it in my throat.

I thought my body was betraying me.

I thought I was "broken" because the spiritual tools weren't working.

It took me longer than I’d like to admit to see that my body wasn't sabotaging me; *it was protecting me in the only way it knew how.*

In Phase 1, we put the spreadsheets aside.

We are not looking for "why" you feel this way yet; we are simply making it safe enough for you to feel it at all.

Before we can rewire the mind, we must stabilize the body.

This is where we move from a state of "humming panic" into the state of the *Regulated Witness.*

STEP 1: TRANSFORM

(Chapters 3–5)

Before we talk about money, we need to talk about your body.

Not because your body is a problem—but because it's been doing most of the work quietly, without credit.

In this step, we stop trying to think our way out of scarcity.

We shift from the head into sensation.

From analysis into awareness.

From "What's wrong with me?" into "What's happening in me?"

Nothing here needs to be forced or perfected.

You're not training yourself to feel calm.

You're simply learning how to notice when your body tightens—and how to offer it a little more space to breathe.

These chapters explore how money first became a physical experience in your system, why your body reacts before your mind has a say, and how a single breath can begin to change the entire conversation.

If you feel resistance, slowness, or even boredom—good. That means you're arriving.

There's nothing to get right in this step.

Just stay with yourself.

CHAPTER 3 — SCARCITY IS NOT YOUR FAULT

Why Money Fear Is Inherited, Embodied, And Not A Personal Failure

The server set the dessert menu in front of me—glossy photos of matcha parfaits, condensation beading on my water glass, the low hum of the restaurant air-con.

I was minutes away from walking onto a stage as a keynote speaker.

My savings were stable.

My salary was solid.

By every metric of the "real world," I was fine.

And yet, there I was, locked in a ten-minute internal war with a 700-yen ice cream, yes, a 5-bucks ice cream.

My heart pounded.

My jaw was tight.

A familiar, prickly heat rose in my chest. The numbers in my head were shouting: "You can afford this! Stop being ridiculous."

But my body was whispering something much older: "Danger. If you let your guard down, it will all go away."

If you have ever felt that—if your life looks "safe" on paper but your body still feels like it's bracing for a famine—I want you to hear me clearly: You are not broken.

You are not "bad at money."

I didn't believe this at first; I actually wanted it to be my fault—because then I could fix it.

But your body is not a spreadsheet; it is a **historian.**

The Invisible Atmosphere

Most of us have been taught that scarcity is an economic reality—a simple matter of math. We're told that if we just worked harder or

thought more "positively," the fear would vanish.

But scarcity isn't a character flaw.

It is a nervous system pattern.

It is like an invisible atmosphere we've been breathing since the day we were born.

When we live inside this myth, money stops being a tool and starts being a shield.

We don't save because we are "wise"; we save because we are braced.

We don't work hard because we are "inspired"; we work hard because we are terrified that the floor will disappear if we pause.

I used to think this fear was my own private struggle, until I read Ken Honda's Happy Money.

Honda (2019), helped me see that we are all breathing in a "scarcity myth"—a collective lie that there is never enough.

It shifted my perspective to realize I wasn't a "bad" person; I was just a person caught in an invisible, cultural infection of "not enough-ness."

Pause for a second.

Notice what your body just did when you read the word **"braced."**

Did you take a breath?

Did your shoulders move?

Just notice.

You aren't greedy. You aren't lazy. You are just trying to stay safe in a world that feels like it's always running out.

Your Body Is A Historian

Here is the truth that changed everything for me: **your body keeps the score.**

I first encountered this life-changing insight through the work of Bessel van der Kolk (2014). His book, The Body Keeps the Score, confirmed what I was feeling in my bones:

that our history isn't just a story we tell; it's a physiological reality.

It remembers the scarcity of your ancestors even when your

conscious mind insists, "I'm fine now."

Growing up, I lived in a world where money was often used as leverage.

It was tied to control and resentment.

My father's side saw money as power to be wielded; my mother's side saw it as a source of dependence.

Even when I moved to Tokyo and started earning my own salary, my nervous system was still wired for that survival mode.

Your body is a living record of every inherited wound and every unconscious contract.

Sometimes, when "more" finally comes in, your body reacts with a "Too much. Unsafe." contraction.

You don't have to fix it yet.

Just notice how it feels to let it be there without trying to argue it away.

Ancient Rules You Never Signed

The problem is, you are trying to build a life of expansion using a biology designed for a bunker. Your mind wants to fly, but your nervous system is still checking the rations.

The Language Of Survival

If you've ever wondered, "Why do I freak out about money even when I know better?"—it's because your body is reacting before your mind even gets a vote.

For some of us, that looks like urgency (pushing and forcing).

For others, it's avoidance (not opening the banking app).

For some, it's over-giving (discounting rates to "belong").

I see you in those moments.

I've been in those moments.

This isn't a personal failure.

It's protection.

Your system is doing exactly what it was designed to do: **keep you alive.**

Permission To Soften

Most "money mindset" work fails because it asks the mind to change while the body is still screaming "danger."

But you *cannot affirm your way out of a nervous system contraction.*

The first step toward true wealth isn't a strategy.

It's the quiet, radical act of removing the shame from your fear.

It's looking at that 700-yen ice cream war and saying, "Oh, look at my body trying to keep me safe.

Thank you, but I'm okay right now."

The activist Lynne Twist talks about money as if it were water—something that is meant to flow and nourish, not to be dammed up by our fear.

When I read that, it changed the way I looked at my own "bracing."

I realized that by holding my breath and my bank account so tightly, I was stopping the very flow I was praying for.

Scarcity is a collective veil we have been wearing for generations.

When you start to breathe through those small moments of contraction, you are teaching your body that it is allowed to receive without being punished.

You aren't late.

You aren't doing it wrong.

You are just beginning to remember that you are allowed to exist without the armor.

CHAPTER 4 — YOUR BODY LEARNED THIS BEFORE YOU HAD WORDS

How Early Experiences Wired Money To Safety, Love, And Survival

I still remember the day a text arrived from a client who was ready to start our work together.

"Please send me the invoice," she wrote.

My first thought should have been pure excitement.

I had a new client!

I was doing the work I loved.

But as I stared at the screen, my whole body jolted.

My stomach clenched into a tight knot.

My jaw locked.

My shoulders tensed as if I were about to step into a boxing ring.

My mind was thrilled, but my body was screaming,

"Danger!"

Maybe you've felt this whiplash too.

One part of you is celebrating a new opportunity, while another part is bracing for impact, waiting for the other shoe to drop.

You know, intellectually, that money is the fuel for your dreams.

But your body treats it like an unseen weight.

"If your body just reacted before your mind caught up — that's exactly what we're talking about."

And here is the thing I had to learn: *you aren't crazy for feeling that way.*

Your body isn't sabotaging your success.

It is remembering a time when it needed to stay safe.

The Atmosphere Of The Room

Long before you understood what a bank account was, or what interest rates meant, you were a master at reading the room.

Before we have words for "budget" or "scarcity," we have a nervous system that is finely tuned to the adults around us.

We felt the static in the air when our parents whispered about bills.

We felt the sudden, sharp chill in the house when there wasn't enough.

Or perhaps we felt the weight of being the "good girl" who never asked for too much because she could feel the exhaustion in her mother's bones.

This is pre-verbal money memory.

It's a physical imprint of safety, love, and survival that was stamped into your system before you could even speak.

I started to understand this more deeply when I looked into the work of John Bradshaw (1990). In his book Homecoming, he talks about this "developmental framing"—how we absorb the emotional "weather" of our childhood home long before we have words for it.

It reminded me of what Bessel van der Kolk teaches: that our earliest traumas and tensions aren't stored as stories, but as physical "maps" in our bodies.

Your body doesn't read the news; it reads the environment.

It learned that money was tied to tension, or silence, or control.

And because that learning happened so early, it bypasses your logical mind entirely.

I used to think my body was betraying me by panicking over a simple invoice.

It took me longer than I'd like to admit to see that my "adult" knows I'm safe, but my "inner historian" is still checking the room for static.

Money Is A Sensation

If you want to understand your relationship with money, stop looking at your bank statement for a moment and look at your skin.

We have been taught to treat money as a series of numbers or "mindset" shifts. But for your nervous system, money isn't an abstract concept.

Money is a sensation.

It is the coldness in your hands when you open a bill.

It is the buzzing in your ears when you're about to ask for a raise. It is the sudden "drop" in your stomach when a client cancels.

I gained this perspective most clearly during a ten-day silent meditation retreat in Chiba, Japan, in 2024.

Following the technique taught by S.N. Goenka, I spent hundreds of hours doing nothing but observing physical sensations—tingling, pressure, heat, and pain—without reacting to them.

The goal was to develop an "objective observation," seeing every sensation as something that arises and eventually passes away.

As I sat there, it clicked: my panic about money was just another physical sensation.

I realized that if I could learn to observe the "tightness" in my chest without immediately reacting with fear or "aversion," I could break the cycle of mental reaction.

I started to see that money isn't the problem; my body's habitual reaction to the sensation of money was what kept me stuck.

Pause for a second.

As you read those descriptions, did your breath catch?

Did your stomach move?

Stay there with that sensation for just one heartbeat.

Don't try to change it.

To transform our relationship with money, we have to learn the language our body uses to talk to us.

Your body will always tell you the truth about your history long before your mind has finished making up a story about it.

The Signal Vs. The Story

One of the most exhausting parts of this journey is the "Story Loop." When you feel a sensation—let's say, a tightness in your chest after looking at your balance—your mind immediately builds a skyscraper of stories on top of it:

"I'm failing."

"I'll never make this work."

"I'm not as good as they think I am."

Within seconds, you aren't just feeling a tight chest; you are living in a catastrophe.

But what if the tightness wasn't a catastrophe?

What if it was just a Signal?

In the same way that a smoke detector isn't the fire—it's just a device noticing a change in the air—your body's sensations are just devices noticing a change in your environment.

When you learn to separate the Signal (the tightness) from the Story (the failure), *the panic starts to lose its power over you.*

The Protective Gear

I used to think this tension was a "block" I needed to smash.

But when you look closer, you see that these sensations are actually forms of protection.

They are the gears your system shifts into when it senses a familiar atmosphere.

Urgency: The gear that tells you "doing" is the only way to stay safe.

Avoidance: The gear of fogginess. You "forget" the bill to avoid the stress.

Numbness: The gear of the "plug pulled." You go blank to protect from overwhelm.

Pleasing: The gear of being "useful" so you won't be abandoned.

None of these are failures of character.

They are the armor you wore to survive.

This is actually what scientists call Polyvagal Theory. Dr.Stephen Porges (1994), who pioneered this work, explains that our nervous system has different "gears" to keep us safe.

When we feel "Numbness," our system is actually trying to protect

us from a perceived threat by pulling the plug.

When we "Please," we are using an ancient biological strategy to stay connected to the tribe.

By naming the sensation instead of the catastrophe, you move from being "victimized" by your feelings to being "curious" about your signals.

Somatic Legitimacy

There is a profound healing that happens when you stop trying to "fix" these gears and start giving them Somatic Legitimacy.

Legitimacy means saying to yourself:

"Of course my jaw is tight. Of course my stomach is clenching. My body is remembering something important right now."

When you validate the reaction, the "emergency alert" in your system begins to soften.

You aren't fighting yourself anymore.

You are acknowledging a historian who is just trying to do her job.

The Beginning Of Choice

Healing isn't about making the fear disappear instantly.

It's about creating enough safety in your body so that the fear no longer gets to drive the car.

When you can feel a contraction in your chest and choose to take one slow breath instead of immediately discounting your price, you are interrupting an old reflex.

You are beginning to show your nervous system that you are no longer in that old atmosphere.

CHAPTER 5 — THE WAY OF EASE

Why Effort Stopped Working — And What Your Body Has Been Trying To Tell You

If you want to understand your relationship with money, stop looking at your bank statement for a moment and look at your shoulders.

We have been taught to treat money as a math problem, a strategy, or a mountain to be climbed with enough grit and "hustle."

We treat it like something that must be conquered through sheer effort.

But for your nervous system, money isn't an abstract concept or a goal on a vision board.

Money is a state of being.

It is the coldness in your hands when you open an invoice.

It is the tightness in your throat when you think about your rates.

It is the frantic "buzzing" in your brain that tells you if you just work one more hour, you'll finally be safe.

The Headless Chicken Phase

In early 2019, my life in Japan collapsed.

My marriage almost ended, my visa was at risk, and I was the sole provider for a life that was suddenly a free-fall.

My response was a masterclass in dysregulation.

I became what I call a "headless chicken."

I ran from interview to interview.

I applied for jobs I didn't want.

I thought that if I just moved faster, I could outrun the terror. I believed that my "struggle" was my ticket to safety.

I used to think my body was betraying me by shutting down when I needed to "hustle" the most.

It took me longer than I'd like to admit to see that my exhaustion wasn't a failure—it was a boundary.

One night, sitting on the floor in a cold Osaka apartment, I realized I couldn't run anymore.

My body had simply reached its limit.

Out of sheer exhaustion, I did something my panicked brain labeled "irresponsible."

I stopped job hunting for the evening and went to a design thinking meetup.

Not to network, but just to breathe near other humans.

I sat in the back, asked two questions, and felt my shoulders drop for the first time in months.

That night, a man in the room walked up to me. Turn out he was the CEO of the company that organized this design thinking meetup.

We didn't talk about my CV.

We talked about ideas.

By 9:00 a.m. the next morning, I was signing a contract as an Overseas Business Manager for a salary I never would have dared to ask for while I was "hustling."

That wasn't luck.

It was capacity.

Because I had stopped the frantic effort long enough to regulate, I was actually able to see the opportunity when it stood in front of me.

Ease Is Infrastructure, Not A Reward

Honestly, I hated this idea at first. Ease felt irresponsible—like a luxury I hadn't earned, or a weakness that would make me lose my edge.

We often treat ease like a reward—something we'll get to enjoy after we've made the money, after the business is scaled, or after the kids are grown.

But ease isn't the reward for abundance. Ease is the infrastructure that makes abundance sustainable.

I think about what Morgan Housel (2020), shares in The Psychology of Money.

He points out that the real price of wealth isn't just numbers; it's

the ability to handle the "volatility" of life without losing your mind.

In my world, I've realized that "volatility tolerance" isn't just a mental calculation—it's an embodied one.

If your body only feels safe when the bank account is full, you aren't wealthy; you're just a well-funded person in a state of high alert.

> *True wealth is the ability to stay in a state of Ease even when the numbers are fluctuating.*

Pause for a second.

Read that sentence again.

Notice if your chest tightens or if you feel a sudden urge to "do" something.

Stay with that sensation for a moment.

You don't need to fix it.

When you live in a loop of constant effort, you are training your body to believe that safety is always one more task away.

Your jaw stays set, your breath stays shallow, and your sleep stays light because your system thinks it's still in the "emergency" phase. .

If your body only feels safe when the bank account is full, you aren't wealthy—you're just a well-funded person in a state of **high alert.**

Dissolving The Laziness Shame

If you find yourself resisting ease, it's usually because your "inner historian" has labeled it as dangerous.

Many of us come from lineages where struggle was a survival strategy.

If your grandmother worked three jobs to keep the lights on, your body might feel like resting is a betrayal of her sacrifice.

But ease is not laziness.

Ease is regulation.

Effort is a survival gear.

It's for emergencies.

Ease is a thriving gear. I

t's where your brain can think creatively and where your body can

actually receive the money you're working for.

True honor to your lineage doesn't mean repeating their exhaustion. It means building the freer life they never had the chance to live.

It looks like closing your laptop at 5:00 p.m. without a spike of guilt. It looks like sending an invoice without your heart hammering against your ribs.

You've completed Step 1: Transform.

You don't have to feel calm.

You don't have to feel safe yet.

If something in you softened—even slightly—that counts.

Your body isn't asking for confidence or clarity.
It's asking to stop being blamed.

Let that be enough for today.
No pushing. No effort. No improvement project.

We're not building momentum yet.

We're building safety.

PHASE I — REGULATE END

If all you did in this phase was stop arguing with your body, that's enough.

Regulation doesn't feel like a breakthrough.

It feels like less noise.

Less urgency.

Less need to explain yourself.

Your body wasn't asking to be fixed.

It was asking to be believed.

Take a moment to notice what's different—not in your thoughts, but in your breath, your shoulders, your jaw.

We're not moving forward because you're "ready."

We're moving forward because your system isn't bracing anymore.

That's the signal.